Quality of Banking Services & Customer Retention: Moderated by Relationship Characteristics

Zahra Idrees

PhD Scholar, School of Management, Huazhong University of Science and Technology, Wuhan, China
Email: zahra.idrees.butt@gmail.com

Xia Xinping

Professor, School of Management, Huazhong University of Science and Technology, Wuhan, China

ABSTRACT

A variety of factors have been identified as potentially increasing or improving customer retention rates. But this research study examined to analyze the moderating impact of overall customer's relationship characteristics between the service quality and customer retention in collective. Respondents would be the users of a bank. Sample size of this research study is 500. The positivist research philosophy approached is used as the structured questioner was developed and distributed for the data collection. Personal administrated questionnaire was distributed and collect the questionnaire from them. Customer relationship characteristics have a moderating role on the relationship of service quality (overall) provided by the banks on the customer retention cannot be rejected. , relationship characteristic emerges as an important element towards the customer retention, which means that the managers would have to be more careful in the dealing of the customers which are using the service provider's product from a long time, or in more frequency & usage and are using the several products of the same service providers.
KEYWORDS: Service Quality, Customer Relationship Characteristics, Customer Retention

1.   BACKGROUND OF THE STUDY

Banking in Pakistan first formally started in Pakistan during the period of British colonialism in the South Asia. After independence from British Raj in 1947, and the emergence of Pakistan as a country in the globe, the scope of banking in Pakistan has been increasing and expanding continuously. Pakistan's oldest bank is the State Bank of Pakistan, which is also the central bank of the nation. Before independence on August 14, 1947, the Reserve Bank of India was the central bank of what is now Pakistan. After independence, Muhammad Ali Jinnah took actions to establish a central bank in Pakistan which resulted in the new founding of the State Bank of Pakistan, with its headquarters to be based in Karachi. Currently there are 22 number of banks (private, public) operated in Pakistan. Every banks faces extensive competition to provide best services in order to retain and attract new customers and make profitable.

Along with the development of information and technology, the amount of information available to customers has increased tremendously and consumers thus have developed their own opinions regarding service. Moreover, customers are increasingly putting more emphasis on the quality of the products and services that they consume, rather than the price, and this is especially true for non-consumable goods (Garcia-Murillo and Annabi, 2002). Thus, enterprises should incessantly surpass customer expectations in order to provide satisfying service and to enhance service quality (Fang et al., 2005). Furthermore, if an enterprise would like to improve its service quality, their relationships with customers are considered as important resources of information (Probst et al., 2000). Hence, enterprises should intensively encourage dialogues amongst different departments and staff in different locations so that everyone can share knowledge and interact with others to create new ideas (Castaneda and Rios, 2007, Värlander, 2010).

It is due to the fact that service quality is not the only critical success factor, but also the main requirement by which to gain profit and achieve sustainable competitiveness (Cronin and Taylor, 1992). Moreover, service quality can provide firms with a good opportunity to find answers too many unsolved questions related to consumer behavior (Sánchez-Pérez et al., 2007, Saravanan and Rao, 2007). Thus, many companies strive to enhance their competitiveness and to gradually shift their marketing model from being product-oriented to customer-oriented. Since service quality must be improved through finding new ways of working and service re-alignment, firms have to perform better in their knowledge processing in order to acquire the customer knowledge needed to offer services subsequently that can best satisfy customers (Qin and Prybutok, 2009). Thus, enterprises should establish effective channels by which to acquire customer knowledge so that they can improve customer relationships in order to enhance service quality. Nevertheless, empirical studies on how an enterprise can actually transform customer knowledge to enhance its customer relationship and service quality are still rare. Exchanges in many service contexts involve long-term commitments and a continual stream of interaction between buyers and sellers (Lovelock, 1983). It is well documented that strong customer relationships enhance purchase intention and sales effectiveness in services industries (Barry et al., 2008, Crosby et al., 1990, Dawes, 2009, De Cannière et al., 2010, Grégoire et al., 2009, Parasuraman et al., 1985, Wang and Groth, 2014). Relationship investments have been shown to generate strong customer relationships (Wulf et al., 2001, Yoon et al., 2008). As Yoon et al. (2008) pointed out that the best point of their models is to use a global construct, relationship quality to assess the strength of relationship between buyer and sellers". They claimed that relationship quality/characteristics (a combination of trust, commitment and satisfaction) was the best assessment. However, relationship quality as a construct has its intrinsic weaknesses. First, relationship quality has no clear definition itself. When Crosby et al. (1990) introduced it into the literature of relationship marketing, relationship quality was viewed as an undefined higher-order construct. And it has been used so far as an overall assessment of the strength of a relationship without specific definition (Liang et al., 2008, Palmatier, 2008, Wulf et al., 2001). Second, without clear definition, it is difficult to talk about construct validity (Carnap, 1962); therefore, different researchers may include different dimensions for relationship quality. For

example, Crosby et al. (1990) and Liang et al. (2008) consider relationship satisfaction and trust to be the dimensions of relationship quality; Wulf et al. (2001) and Yoon et al. (2008) add relationship commitment besides satisfaction and trust, while Palmatier (2008) includes commitment, trust, reciprocity norms and exchange efficiency as the indicators of relationship quality. Scholars normally treated relationship strength as practically synonymous with relationship quality to describe the extent, degree or magnitude of a relationship between two parties in a commercial setting (Aaker et al., 2004, Bove and Johnson, 2001, De Cannière et al., 2010, Grégoire et al., 2009, Moore et al., 2012, Wang and Groth, 2014), while relationship strength has clear definition and valid measurement scale (Shi et al., 2009). Another weakness of the existing studies of customer relationship investments is the common method bias caused by the fact that all the variables are measured from the same source in terms of customer's self-report (Liang et al., 2008, Wulf et al., 2001, Yoon et al., 2008). Although previous studies have investigated the impact of consumer characteristics on relationship marketing effectiveness (Beatty et al., 1996, Bendapudi and Berry, 1997), there is little research on moderation of consumer characteristics in studies of customer relationship investments.

It has recognized that over the past decades, marketers have recognized the existence of a shift in the nature of customer-firm relationships from a transactional to a relational approach. This change has generated an increasing interest in the study of the factors and mechanisms determining the establishment, development and maintenance of successful relational exchanges. As a consequence, practices that have been common up to now, which focused on attracting new customers and gaining a large market share, have given way to policies aimed at consolidating the firm's customer base and retaining the existing customers. Hence, firms need to study carefully the processes determining customers' switching decisions if they are to manage their customer bases successfully (Bansal et al., 2005). Customers are increasingly recognized and managed as assets to the firm. A customer base represents a source of future revenue, from repeat-purchases and cross-buying of other products offered by the provider. If the firm incurs set-up costs to attract or recruit new customers, it is financially desirable to retain current customers rather than constantly lose customers and incur the expense of replenish the customer base. It is also recognized that current customers who buy more products are each more valuable to the firm than light or infrequent buyers. Therefore, building "share of wallet," otherwise known as relationship breadth and length is seen as an important goal in service industries (Bolton et al., 2004). (Lovelock, 1996) revealed that delivering high Quality service is related to customer retention and ultimately linked to profits, cost savings, and market share in many industries. Five dimension of quality services i.e., tangibility, reliability, responsiveness, assurance and empathy, are a distinct and important aspect of the product/service offering and have a significant relationship with customer retention (Zeithaml and Bitner, 2000). In the loyalty literature, Customer retention means the number of customers who stay with the service provider in the course of an established period, for example a year. Multiple benefits accrue from relationship characteristic (length, depth and breadth) in relation to quality services and customer retention. Tenure is the length of time a customer remains a customer. Relationship breadth is defined as the number of products/services the customer purchases from the firm, while, Relationship depth is defined

as the frequency of the services a customer uses that create cross selling. Relationship marketing has recognized the importance of building long-term relationships in increasing firms' profitability and guaranteeing their future viability. Owing to the damaging effects that customer switching behavior could have on the development of successful relationships, understanding customers' switching decisions can represent a key step in the process of establishing, developing and maintaining successful relational exchanges. However, less attention has been paid to the study of the impact of customer relationship characteristics on service quality dimensions and customer switching behavior and especially for service provider i.e., the Banking service provider. So, this research study examined to analyze the moderating impact of overall customer's relationship characteristics between the service quality and customer retention in collective.

2. REVIEW OF LITERATURE

Relationship quality has been viewed as "an overall assessment of the strength of the relationship and the extent to which it meets the needs and expectations of the parties based on a history of successful encounters or events" (Smith, 1998). Relationship quality is generally conceptualized as a multidimensional construct consisting of several distinct, though related dimensions. While there is no consensus on the dimensions comprising relationship quality, there is general agreement that customer satisfaction; trust, and commitment are key components of relationship quality (Athanasopoulou, 2009, Athanasopoulou, 2012). Relationship quality is shown to lead to customer loyalty and be affected by service quality. Relationship quality serves as a key driver of customer loyalty, and it fully or partially mediates the impact of service quality on customer loyalty (Keating et al., 2011, Roberts et al., 2003, Vesel and Zabkar, 2010, Yu and Tung, 2013). However, high service quality is often not enough in order to establish strong relationships with customers (Fang et al., 2011). Carr (2007) suggested that it is not enough for service providers to develop and provide high quality services but they also have to consider whether their services are perceived as better from customers when they compare service features against the norms of fairness and the treatment of similar customers. Thus, fairness is considered to be a distinct component of the service evaluation process. Furthermore, relationship quality and its inherent dimensions are shown to be affected by service fairness (Nguyen and Simkin, 2012). First, customers who perceive a service to be fair, feel more satisfied. Research has indicated that a prime factor affecting overall satisfaction from a service is the extent to which customers believe they have been fairly treated (Seiders and Berry, 1998). In fact all three types of fairness (distributive; procedural, and interactive) (Kwortnik and Han, 2011, Teo and Lim, 2001, Zhao et al., 2012) as well as overall fairness (Carr, 2007, Chen et al., 2012) affect customer satisfaction with the service. On the other hand, service fairness is also important for developing trust between service providers and their customers (Chen et al., 2012, Chiu et al., 2010, Zhu and Chen, 2012). Furthermore, Ting (2011) as well as Yen and Chu (2009) argue that individual components of service fairness affect customers' commitment to the relationship with their service providers. Finally, Roy and Eshghi (2013) consider service fairness as an integral part of relationship quality

strategy for service providers. In summary, service fairness can affect customer satisfaction; trust, and commitment.

Marketing research has dedicated much effort to studying long-term relationships and the factors determining them (Dick and Basu, 1994, Ganesan, 1994), but rather less to the factors motivating customers to switch suppliers (Keaveney, 1995). At the same time, the literature on switching behavior has mainly focused on the antecedents of such processes (Roos, 1999), rather than on characterizing customer differences in terms of their greater or lesser propensity to switch service providers (Keaveney and Parthasarathy, 2001). In order to extend the literature on customer switching behavior the main objective of researches is to analyze the differences among customers in their propensity to switch service providers. For this purpose, different researchers study the impact of the differences in customer relationship characteristics (length, depth and breadth) on the probability to switch suppliers. Based on evidence from marketing and social literature, the length, depth and breadth of customer-firm relationships are expected to strongly influence customers' switching decisions, helping us to explain the differences between switchers and stayers.

Managing customer orientation and service quality is commonly identified as being one of the most effective - if difficult - means of building a competitive position in a service industry and improving organizational performance (Lewis, 1993). Indeed, a managerial perspective would suggest that investment in service quality and the building and maintenance of customer relationships can only be justified if it results in improved profitability (Rust and Zahorik, 1993). A variety of factors have been identified as potentially increasing or improving customer retention rates. These factors include senior management commitment, customer-focused cultures, a clearly targeted marketing campaign and the identification of switching barriers (Payne and Clark, 1995). The motivations and behavior of customer contact staff may be of particular relevance to retention. Employees who are more satisfied with their job will typically deliver a better quality of service. These employees will tend to remain with the organization for longer periods of time and are then better placed to build long-term, personnel relationships with customers. Customers will be more satisfied because they receive a better service, and enhanced customer satisfaction will tend to result in enhanced employee satisfaction thus creating a 'virtuous circle'.

Evidence concerning the role of service quality in relation to customer loyalty and retention takes a variety of forms. Customer satisfaction has been shown to influence both loyalty and repurchase intentions for a range of consumer products (Lee and Cunningham, 2001) and in the case of a service, (Bitner, 1990)argues that satisfaction with a service encounter affects assessments of service quality and subsequent loyalty and switching behavior. Empirical work in a variety of service settings provides some support for these propositions by identifying a link between service quality and satisfaction, and between satisfaction and purchase intentions (Cronin Jr and Taylor, 1992). In a longitudinal study (Bolton and Drew, 1991) highlight the importance of service features in relation to customers' assessments of service quality. Certainly, the quality of the overall product offer must play a role in assessments of quality and satisfaction, although from a relationship marketing perspective, it is often argued that quality per se is not enough and more attention should be focused on the integration of quality,

marketing and customer service (Christopher et al., 1991). However, accepting as a general principle that relationship marketing requires the integration of marketing, quality and customer service, then relevant dimensions on which a product or service is assessed will typically consist not just of the core product features but also the full range of associated benefits offered to the target customer.

3. METHODOLOGY

Service quality (SERVQUAL) taken as the construct while the three relationship characteristics (C.R.C) taken as the moderation. Customer retention (C.R) was taken as the dependent variable in this model. As shown above Wal et al, (2002) measure the service quality by using five dimensions as tool for customer retention. Narayandas (1998) developed scale for the measurement of the customer retention. Dawes (2009) investigated the relationship characteristics in relation to the customer retention. The models can be explained as follows:
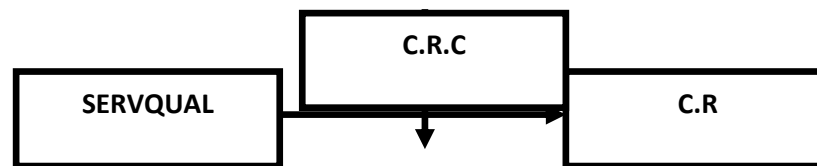
Fig: Moderating impact of Customer relationship characteristics (C.R.C) on the relationship of overall SERVQUAL with the customer retention.

Quantitative research was used to measure the relationship between the service quality and the customer retention in relation to the moderating effect of relationship characteristics (breadth, depth and length). Research design is the snapshot of the whole research that how the researches study will be conducted. Research design includes the elements i.e. type of the study, study setting time horizon and unit of analysis. The hypothesis for this study is **c**ustomer relationship characteristics have a moderating role on the relationship of service quality (overall) provided by the banks on the customer retention.

Respondents would be the users of a bank. Sample size of this research study is 500. The positivist research philosophy approached is used as the structured questioner was developed and distributed for the data collection. The qualitative deductive approach is used in this research. The research used primary data and there are many techniques to collect data like observation, Interviews and questioners, in this research paper data is collected through questioners. The questioner is distributed only to those people who use the services of a bank. The language used in the questioner is English. Convenient sampling would be used where questionnaires were distributed among respondents directly as well as indirectly. The users of the service provider of bank are the respondent for this study. Self-administrative questionnaire was distributed among the students, professionals, house wife's etc.
Following questionnaires will be used for the collection of data.
1. 20 items service quality questionnaire (Wal et al, (2002) will be used to measure the service quality.

2. 7 items customer retention scale developed by Narayandas, Das (1998) will be used to measure customer retention.
3. A Three-item version (Dawes, John (2009) will be used to measure relationship characteristics.

4. RESULTS AND INTERPRETATION

Here, descriptive statistics, correlation and regression analysis is done below by using software SPSS version 21."Cronbach's alpha is used to measure reliability that ranges from 0 to 1, with values of .60 to .70 deemed as the lower limit of acceptability." Service quality has the reliability of 0.7 which fall in the acceptable range for the twenty items. The reliability of the customer retention of the seven items falls in the acceptable range of the reliability which is 0.7. It is also evidence from the literature that the reliability of the customer retention is present. The reliability analysis procedure calculates a number of commonly used measures of scale reliability and also provides information about the relationships between individual items in the scale. So, all the variables and the items are in reliability acceptable range.

Deceptive analysis is the snap short that shows the description of the whole data. In descriptive analysis means, standard deviation, skewness and kurtosis were the tools which are used to describe the data. The table-1 below described that description of the data. Table included no of variables i.e. dependent, independent, interacting, and demographics. It also included number of respondent means sample size for this study that is 460, minimum number observed against each variable and maximum numbers as well. Similarly, mean, standard deviation, skewness and kurtosis id also measured and presented. Like age is categorized in 6 different groups and therefore minimum is 1 and maximum is 6. The mean of age lies in between second and third group means average age in this study belongs to 2nd and 3rd group. Standard deviation showed that there is a variance from the mean to 1 next group above and below. The graph of age is slightly right skewed. All demographics variables can be described in the same way.

Variables	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Age	1	6	2.54	1.030	.365	.160	-.340	.320
Education	2	5	3.30	.650	1.529	.160	1.646	.320
Experience	1	4	1.65	.754	.982	.160	.471	.320
CR	1.00	5.00	3.3870	.68164	-.329	.160	.507	.320
SQ	2.00	5.00	3.5275	.53891	-.115	.160	.071	.320

Table1 : Descriptive Analysis

Bivariate correlation is used to test the relationship between the variables used for this study. Bivariate correlation is used to test the relationship between the variables used for this study. Analysis describes that similar variable is row and column produces score 1 that is

211

perfectly correlated. The perfection is only caused by similar variable having same values are tested. CR is positive significantly correlated with SQ because p-value is less than 0.05.

The model summary is showing that two models explanatory powers that are almost 56% without moderation and 57% with moderation. Value of Durbin-Watson lies between 1.5-2.5 which showing that there is no first order autocorrelation exist in the model. Below the table predictors in model 1 are SQ and intercept (constant) with dependent variable CR of this model and predictors of model 2 are SQ, CRC, ZCRCSQ, and intercept (constant) with dependent variable CR. The ANOVA Analysis discussed the analysis of variance in the model. The ANOVA in model 1 column is showing regression, residual and total. Regression is showing variance explained by predictors in the model and intercept from the regression line and it sum of squares with degree of freedom (df) 2 because there are 3 parameters in model and df=K-1 where K is total number of parameters. F value explains the model 1 significance. This model is significant as F-value 29.951 > 4 and p-value is also >0.05. This model is stating the facts of without moderation effect. Whereas, model 2 column showing regression, residual and total. Regression is showing variance explained by predictors in the model and intercept from the regression line and it sum of squares with degree of freedom (df) 3, because there are 4 parameters in model and df=K-1 where K is total number of parameters. F value explains the model 2 significance. The cutout point for significance of model is 4. This model is significant as F-value 20.308 > 4 and p-value is also >0.05. This model is stating the facts of with moderation effect.

The below table is explaining the impact of moderating variable which is CRC among the relationship of Customer Retention and Service Quality by applying Andrew F. Hayes test of moderation. Results indicated that for ZCRCSQ (CRC * SQ), the value of P is 0.025 which is less than 0.05 so it supports that CRC significantly moderate the relationship between Customer Retention and Service Quality. It is evident that CRC has significantly moderating effect on each dimension of service quality and overall service quality as well.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.750a	.563	.559	.45260	
2	.757b	.573	.567	.44858	2.037

Table 2: Regression Analysis of C.R.C on the Relationship of SERVQUAL & C.R

Model		Standardized Coefficients	t-Value	Sig.	Collinearity Statistics	
		Beta			Tolerance	VIF
1	(Constant)		.645	.520		
	CRC	.600	11.033	.000	.651	1.535
	SQ	.219	4.030	.000	.651	1.535
2	(Constant)		2.344	.020		
	CRC	.070	.288	.773	.033	3.760
	SQ	-.245	-1.152	.250	.042	2.942
	ZCRCSQ	.893	2.256	.025	.012	2.851

Table 3: Coefficient Analysis of C.R.C on the Relationship of SERVQUAL & C.R

5. CONCLUSION

Customers are getting good services from banking industry in Pakistan. It has learnt that in banking sector of Pakistan youth is in majority as banks' customers. This also states that banks' have captured a right market for its long term sustainability. Moderation for this model is quite significant and considerably enhances the model explanation which is an important indication that the moderation of relationship characteristic plays an important role in the relationship of service quality and customer retention. This phenomenon reflects that if service quality if provided in line with the relationship characteristics of the customers then the customer retention is bound to effect positively. This phenomenon also explains the average loyalty pattern of Bank user in Pakistan which is inclined to keep using the services it is using for quite a time already reflecting on the customer retention for the company. So, the hypothesis: Customer relationship characteristics have a moderating role on the relationship of service quality (overall) provided by the banks on the customer retention cannot be rejected. , relationship characteristic emerges as an important element towards the customer retention, which means that the managers would have to be more careful in the dealing of the customers which are using the service provider's product from a long time, or in more frequency & usage and are using the several products of the same service providers.

REFERENCES
Aaker, J., Fournier, S. & Brasel, S, A. 2004. When good brands do bad. *Journal of Consumer research,* 31**,** 1-16.
Athanasopoulou, P. 2009. Relationship quality: a critical literature review and research agenda. *European Journal of Marketing,* 43**,** 583-610.
Athanasopoulou, P. 2012. Relationship quality in services: past, present and future. *Customer Centric Marketing Strategies: Tools for Building Organizational Performance, IGI Global, Hershey, PA***,** 171-191.

213

Bansal, H. S., Taylor, S. F. & James, S. T. J., . 2005. Migrating to new service providers: toward a unifying framework of consumers' switching behaviors. *Journal of the Academy of Marketing Science,* 3**,** 96-115.

Barry, J. M., Dion, P. & Johnson, W. 2008. A cross-cultural examination of relationship strength in B2B services. *Journal of Services Marketing,* 22**,** 114-135.

Beatty, S. E., Mayer, M., Coleman, J. E., Reynolds, K. E. & Lee, J. 1996. Customer-sales associate retail relationships. *Journal of retailing,* 72**,** 223-247.

Bendapudi, N. & Berry, L. L. 1997. Customers' motivations for maintaining relationships with service providers. *Journal of retailing,* 73**,** 15-37.

Bitner, M. J. 1990. Evaluating service encounters: the effects of physical surroundings and employee responses. *the Journal of Marketing***,** 69-82.

Bolton, Ruth N, Katherine N. Lemon & Verhoef., P. C. 2004. The Theoretical Underpinnings of Customer Asset Management: A Framework and Propositions for Future Research. *Journal of the Academy of Marketing Science,* 32**,** 271-292.

Bolton, R. N. & Drew, J. H. 1991. A multistage model of customers' assessments of service quality and value. *Journal of consumer research,* 17**,** 375-384.

Bove, L. L. & Johnson, L. W. 2001. Customer relationships with service personnel: do we measure closeness, quality or strength? *Journal of Business Research,* 54**,** 189-197.

Carnap, R. 1962. Logical foundations of probability.

Carr, C. L. 2007. The Fairserv model: consumer reactions to services based on a multidimensional evaluation of service fairness. *Decision Sciences,* 38**,** 107-130.

Castaneda, D. & Rios, M. F. From individual learning to organizational learning. ECKM2007-Proceedings of the 8th European Conference on Knowledge Management: ECKM, 2007. Academic Conferences Limited, 192.

Chen, H.-G., Yu-Chih Liu, J., Shin Sheu, T. & Yang, M.-H. 2012. The impact of financial services quality and fairness on customer satisfaction. *Managing Service Quality: An International Journal,* 22**,** 399-421.

Chiu, C.-M., Huang, H.-Y. & Yen, C.-H. 2010. Antecedents of trust in online auctions. *Electronic Commerce Research and Applications,* 9**,** 148-159.

Christopher, M., Payne, A. & Ballantyne, D. 1991. Relationship marketing: bringing quality customer service and marketing together.

Cronin, J. J. & Taylor, S. A. 1992. Measuring Service Quality: A Reexamination and Extension. *Journal of Marketing,* 56**,** 55-68.

Cronin JR, J. J. & Taylor, S. A. 1992. Measuring service quality: a reexamination and extension. *The journal of marketing***,** 55-68.

Crosby, L. A., Evans, K. R. & Cowles, D. 1990. Relationship quality in services selling: an interpersonal influence perspective. *The journal of marketing***,** 68-81.

Dawes, J. 2009. The effect of service price increases on customer retention the moderating role of customer tenure and relationship breadth. *Journal of Service Research,* 11**,** 232-245.

De Cannière, M. H., De Pelsmacker, P. & Geuens, M. 2010. Relationship quality and purchase intention and behavior: The moderating impact of relationship strength. *Journal of Business and Psychology,* 25**,** 87-98.

Dick, A. S. & Basu, K. 1994. Customer loyalty: toward an integrated conceptual framework. *Journal of the academy of marketing science,* 22**,** 99-113.

Fang, S., Tsai, F. S. & Chang, K. 2005. Knowledge sharing routines, task efficiency, and team service quality in instant service-giving settings. *Journal of American Academy of Business,* 6**,** 62-67.

Fang, Y.-H., Chiu, C.-M. & Wang, E. T. 2011. Understanding customers' satisfaction and repurchase intentions: An integration of IS success model, trust, and justice. *Internet Research,* 21**,** 479-503.

Ganesan, S. 1994. Determinants of long-term orientation in buyer-seller relationships. *the Journal of Marketing*, 1-19.

Garcia-Murillo, M. & Annabi, H. 2002. Customer knowledge management. *Journal of the Operational Research society,* 53**,** 875-884.

Grégoire, Y., Tripp, T. M. & Legoux, R. 2009. When customer love turns into lasting hate: the effects of relationship strength and time on customer revenge and avoidance. *Journal of Marketing,* 73**,** 18-32.

Keating, B. W., Alpert, F., Kriz, A. & Quazi, A. 2011. Mediating role of relationship quality in online services. *Journal of Computer Information Systems,* 52**,** 33-41.

Keaveney, S. M. 1995. Customer switching behavior in service industries: An exploratory study. *The Journal of Marketing*, 71-82.

Keaveney, S. M. & Parthasarathy, M. 2001. Customer switching behavior in online services: An exploratory study of the role of selected attitudinal, behavioral, and demographic factors. *Journal of the academy of marketing science,* 29**,** 374-390.

Kwortnik, R. J. & Han, X. 2011. The influence of guest perceptions of service fairness on lodging loyalty in China. *Cornell Hospitality Quarterly,* 52**,** 321-332.

Lee, M. & Cunningham, L. F. 2001. A cost/benefit approach to understanding service loyalty. *Journal of services Marketing,* 15**,** 113-130.

Lewis, B. R. 1993. Service quality: recent developments in financial services. *International Journal of Bank Marketing,* 11**,** 19-25.

Liang, C.-J., Chen, H.-J. & Wang, W.-H. 2008. Does online relationship marketing enhance customer retention and cross-buying? *The service industries journal,* 28**,** 769-787.

Lovelock, C. H. 1983. Classifying services to gain strategic marketing insights. *The Journal of Marketing*, 9-20.

Lovelock, C. H. (ed.) 1996. *Services Marketing,* NJ: Prentice-Hall, Upper Saddle River.

Moore, M. L., Ratneshwar, S. & Moore, R. S. 2012. Understanding loyalty bonds and their impact on relationship strength: a service firm perspective. *Journal of Services Marketing,* 26**,** 253-264.

Nguyen, B. & Simkin, L. 2012. Fairness quality: The role of fairness in a social and ethically oriented marketing landscape. *The Marketing Review,* 12**,** 333-344.

Palmatier, R. W. 2008. Interfirm relational drivers of customer value. *Journal of Marketing,* 72**,** 76-89.

Parasuraman, A., Zeithaml, V. A. & Berry, L. L. 1985. A conceptual model of service quality and its implications for future research. *the Journal of Marketing*, 41-50.

Payne, A. & Clark, M. 1995. Marketing services to external markets. *Understanding Services Management: Integrating Marketing, Organisational Behaviour, Operations and Human Resource Management, Dublin: Oak Tree Press and Chichester: John Wiley and Sons*, 322-369.

Probst, G., Romhardt, K. & RAUB, S. 2000. *Managing knowledge: Building blocks for success*, J. Wiley.

Qin, H. & Prybutok, V. R. 2009. Service quality, customer satisfaction, and behavioral intentions in fast-food restaurants. *International Journal of Quality and Service Sciences,* 1, 78-95.

Roberts, K., Varki, S. & Brodie, R. 2003. Measuring the quality of relationships in consumer services: an empirical study. *European Journal of marketing,* 37, 169-196.

Roos, I. 1999. Switching processes in customer relationships. *Journal of Service Research,* 2, 68-85.

Roy, S. K. & Eshghi, A. 2013. Does relationship quality matter in service relationships? *Journal of Strategic Marketing,* 21, 443-458.

Rust, R. T. & Zahorik, A. J. 1993. Customer satisfaction, customer retention, and market share. *Journal of retailing,* 69, 193-215.

Sánchez-Pérez, M., Sánchez-Fernández, R., Marín-Carrillo, G. M. & Gázquez-Abad, J. C. 2007. Service quality in public services as a segmentation variable. *The Service Industries Journal,* 27, 355-369.

Saravanan, R. & Rao, K. 2007. Measurement of service quality from the customer's perspective–an empirical study. *Total Quality Management and Business Excellence,* 18, 435-449.

Seiders, K. & Berry, L. L. 1998. Service fairness: What it is and why it matters. *The Academy of Management Executive,* 12, 8-20.

Shi, G., Shi, Y.-Z., Chan, A. K. & Wang, Y. 2009. Relationship strength in service industries A measurement model. *International Journal of Market Research,* 51, 659-685.

Smith, B. 1998. Buyer-seller relationships: bonds, relationship management, and sex-type. *Canadian Journal of Administrative Sciences/Revue Canadienne des Sciences de l'Administration,* 15, 76-92.

Teo, T. S. & Lim, V. K. 2001. The effects of perceived justice on satisfaction and behavioral intentions: the case of computer purchase. *International Journal of Retail & Distribution Management,* 29, 109-125.

Ting, S.-C. 2011. The role of justice in determining relationship quality. *Journal of Relationship Marketing,* 10, 57-75.

Värlander, S. 2010. The role of situated embodied interaction in the banking customer knowledge creation process. *Ubiquitous Developments in Knowledge Management: Integrations and Trends: Integrations and Trends*, 236.

Vesel, P. & Zabkar, V. 2010. Relationship quality evaluation in retailers' relationships with consumers. *European Journal of Marketing,* 44, 1334-1365.

Wang, K. L. & Groth, M. 2014. Buffering the negative effects of employee surface acting: The moderating role of employee–customer relationship strength and personalized services. *Journal of Applied Psychology,* 99, 341.

Wulf, K. D., Odekerken-Schröder, G. & Iacobucci, D. 2001. Investments in consumer relationships: A cross-country and cross-industry exploration. *Journal of marketing,* 65**,** 33-50.

Yen, T.-F. & Chu, K.-K. 2009. Do More Investments or Higher Justice Win the Higher Loyalty? *International Journal of Electronic Business Management,* 7**,** 211-213.

Yoon, D., Choi, S. M. & Sohn, D. 2008. Building customer relationships in an electronic age: The role of interactivity of E-commerce Web sites. *Psychology & Marketing,* 25**,** 602-618.

Yu, T.-W. & Tung, F.-C. 2013. Investigating effects of relationship marketing types in life insurers in Taiwan. *Managing Service Quality: An International Journal,* 23**,** 111-130.

Zeithaml, V. A. & Bitner, M. J. (eds.) 2000. *Services Marketing: Integrating Customer Focus across the Firm,* New York: McGraw Hill.

Zhao, L., Lu, Y., Zhang, L. & Chau, P. Y. 2012. Assessing the effects of service quality and justice on customer satisfaction and the continuance intention of mobile value-added services: An empirical test of a multidimensional model. *Decision Support Systems,* 52**,** 645-656.

Zhu, Y.-Q. & Chen, H.-G. 2012. Service fairness and customer satisfaction in Internet banking: exploring the mediating effects of trust and customer value. *Internet Research,* 22**,** 482-498.